

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **NICOLE CEDILLO**
CLD Deficiency Department
DOC. ID#: 000261312842005N

Prepared by Nicole Cedillo

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST (LINE OF CREDIT)**

This Loan Modification Agreement (the "Agreement"), made this **3rd** day of **February**, **2005** between **JOHN M HAMMOND AND PATRICIA N HAMMOND**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **JOHN M HAMMOND, AND PATRICIA N HAMMOND**, , dated **August 08, 2003** and recorded on **August 15, 2003** as **Book Number 1799, Page Number 429** in the Official Records of the **DESOTO** County, State of **MISSISSIPPI** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**5607 BLOCKER STREET
OLIVE BRANCH, MS 38654**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

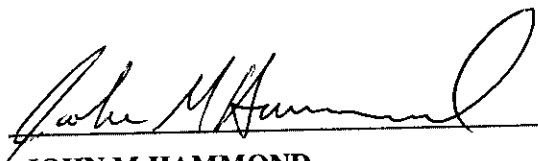
• TO COMPLETE THE NOTARY SECTION OF THE DEED OF TRUST.

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Countrywide Home Loans, Inc.


By: Tony Meschyan
Its: 1st Vice President


JOHN M HAMMOND

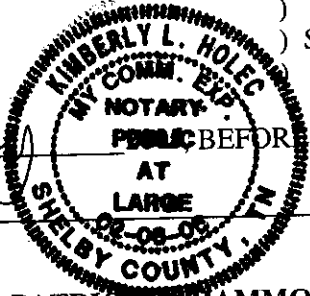

PATRICIA N HAMMOND

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF _____

COUNTY OF _____

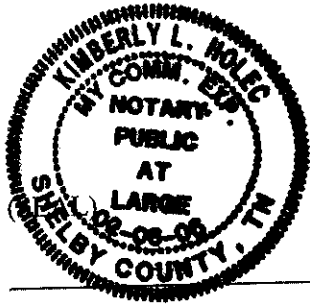
On this 23rd Day of May
Kimberly L. Holec
(Notary Public)



) SS.

personally appeared, **JOHN M HAMMOND AND PATRICIA N HAMMOND**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



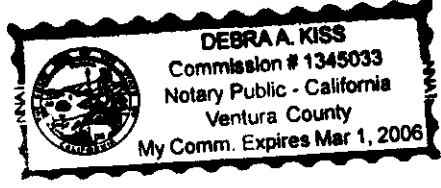
Kimberly L. Holec
Notary Public

Commission Expires: _____

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this 2th day of June 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tony Meschyan**, 1st Vice President for Countrywide Home Loans, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006